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The attached report represents a consolidation of Reports of Condition filed by state-chartered banks with the Missouri Division of Finance as of June 30, 2000 and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies declined by 14 from 340 to 326. Two banks merged into out-of-state affiliates; three merged into other Missouri state chartered banks; and nine merged into other Missouri national banks. Two state chartered banks converted to national charters. Two new banks were chartered.

The assets of thirteen banks left state regulation during the previous twelve months. On June 30, 1999 these banks totaled \$984 million in assets and held \$799 million in deposits. This represented 2.9 and 2.8 percent of state totals.

Assets in state chartered banks totaled \$36.5 billion on June 30, 2000, an increase of 7.9 percent from one year earlier. Deposits were \$30.0 billion, up 5.7 percent.

Total loans were \$25.6 billion on June 30, 2000, up 14.1 percent.

The equity capital to asset ratio declined to 9.13 percent. Primary capital, which includes the allowance for loan losses declined to 9.99 percent in relation to total assets.

Net income in state banks was up 10.5 percent from first half of 1999. Annualized return on assets among state chartered banks was 1.23 percent in the first half of 2000, up from 1.19 percent in 1999.

D. Eric McClure  
Acting Commissioner

**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF JUNE 30, 2000**

THOUSANDS OF DOLLARS	314 BANKS 6/30/00	328 BANKS 6/30/99	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$25,590,400	\$22,423,700	\$3,166,700	14.1%
Allowance for Loan Losses	351,200	320,800	30,400	9.5%
Total Assets	36,498,100	33,839,100	2,659,000	7.9%
<b>LIABILITIES</b>				
Total Deposits	29,989,600	28,384,600	1,605,000	5.7%
Total Equity Capital	3,331,600	3,144,500	187,100	6.0%

OPERATING RATIOS	6/30/00	6/30/99	CHANGE
Equity Capital/Assets	9.13%	9.29%	-0.16%
Capital and Allowance for Loan Losses/Assets	9.99%	10.14%	-0.15%
Total Loans/Assets	70.11%	66.27%	3.84%
Allowance for Loan Losses/Loans	1.37%	1.43%	-0.06%
Return on Assets (Annualized)	1.23%	1.19%	0.04%

**NOTES:**

1999 and 2000 do not include twelve nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF JUNE 30, 2000**

MILLIONS OF DOLLARS	6/30/00			6/30/99	PERCENT CHANGE
	314 STATE BANKS	49 NATIONAL BANKS	363 ALL BANKS	379 ALL BANKS	
ASSETS					
Cash and Due from Banks	1,264	2,845	4,109	4,179	-1.7%
Investment Securities	7,764	10,948	18,712	21,840	-14.3%
Total Loans and Leases	25,590	28,203	53,793	48,929	9.9%
Less: Reserves	351	393	744	697	6.7%
Federal Funds Sold	653	766	1,419	1,870	-24.1%
Fixed Assets	678	758	1,436	1,358	5.7%
Other Real Estate	45	20	65	66	-1.5%
Intangible Assets	192	188	380	327	16.2%
Other assets	663	939	1,602	1,853	-13.5%
TOTAL ASSETS	\$36,498	\$44,274	80,772	79,725	1.3%
LIABILITIES					
Total Deposits	29,990	30,618	60,608	60,651	-0.1%
Deposits over 100M	3,679	2,255	5,934	5,592	6.1%
Brokered Deposits	354	49	403	336	19.9%
Federal Funds Purchased	1,448	6,657	8,105	4,997	62.2%
Other liabilities	1,728	3,181	4,909	7,309	-32.8%
Total Equity Capital	3,332	3,818	7,150	6,768	5.6%
TOTAL LIABILITIES	\$36,498	\$44,274	80,772	79,725	1.3%
EARNINGS					
Interest Income	1,358	1,583	2,941	2,672	10.1%
Interest Expense	664	763	1,427	1,281	11.4%
Net Interest Income	694	820	1,514	1,391	8.8%
Provision for Loan Losses	37	43	80	63	27.0%
Net Income	221	325	546	531	2.8%
Cash Dividends	110	121	231	293	-21.2%
Net Loan Losses	14	37	51	43	18.6%